

Information to identify the case:

Debtor 1	<u>Jonathan A. Baluyot</u>	Social Security number or ITIN	xxx-xx-4875
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Maria Helen Manalo-Baluyot</u>	Social Security number or ITIN	xxx-xx-2456
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-19132-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jonathan A. Baluyot

Maria Helen Manalo-Baluyot
aka Mariahelen Baluyot

3/11/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jonathan A. Baluyot
Maria Helen Manalo-Baluyot
Debtors

Case No. 21-19132-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 11, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jonathan A. Baluyot, Maria Helen Manalo-Baluyot, 16 Hope Street, Nutley, NJ 07110-3120
519448733	+ American Coradius Intl, 2420 Sweet Home Road, Ste 150, Amherst, NY 14228-2244
519448734	+ Apple Card GS Bank, Lockbox 6112, Box 7247, Philadelphia, PA 19170-0001
519448738	+ CMRE Financial Services, Inc, 3075 E Imperial Hwy, Suite 200, Brea, CA 92821-6753
519448743	+ Emergency Assoc of Montclair, 66 West Gilbert Street, Red Bank, NJ 07701-4947
519448744	Excelcare Medical Assoc, Box 42964, Philadelphia, PA 19101-2964
519448746	Hackensack Health Mountainside, Box 841169, Dallas, TX 75284-1119
519448747	+ In Network Dental, 187 Chestnut Street, Nutley, NJ 07110-4320
519448749	+ Janna Baluyot, 16 Hope Street, Nutley, NJ 07110-3120
519448750	+ LCA Collections, Box 2240, Burlington, NC 27216-2240
519448751	+ Lending Club Bank, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519448754	+ MB Financial Services, Box 961, Roanoke, TX 76262-0961
519448753	+ Magnacare, 1600 Stewart Avenue, Suite 700, Westbury, NY 11590-6663
519448756	+ Montclair Hospital, LLC, 1 Bay Avenue, Montclair, NJ 07042-4837
519448758	+ NJ Higher Education Assist, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241
519448761	+ PNC Bank, 300 Fifth Avenue, Tower of PNC Plaza, Pittsburgh, PA 15222-2401
519448762	+ Quest Diagnostics, Box 7306, Hollister, MO 65673-7306
519448763	+ Remex, Inc., 307 Wall Street, Princeton, NJ 08540-1515
519448764	Select Portfolio Servicing, Box 65250, Salt Lake City, UT 84165-0250
519448772	+ TD Bank, NA, Box 1448, Greenville, SC 29602-1448
519448773	+ Venmo, 117 Barrow Street, New York, NY 10014-2826

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2022 20:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 11 2022 20:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: PHINAMERI.COM	Mar 12 2022 01:08:00	AmeriCredit, P.O. Box 183853, Arlington, TX 76096
cr	EDI: MERCEDES	Mar 12 2022 01:08:00	Mercedes Benz Financial Services, POB 131265, Roseville, MN 55113-0011
cr	+ EDI: RECOVERYCORP.COM	Mar 12 2022 01:08:00	Synchrony Bankc/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519457042	+ EDI: PHINAMERI.COM	Mar 12 2022 01:08:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853

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519448732	+ EDI: GMACFS.COM	Mar 12 2022 01:08:00	Ally Financial, Box 380901, Bloomington, MN 55438-0901
519448735	+ EDI: TSYS2	Mar 12 2022 01:08:00	Barclays Bank, Box 8803, Wilmington, DE 19899-8803
519448736	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519448737	EDI: CAPITALONE.COM	Mar 12 2022 01:08:00	Capital One Bank/Walmart, Box 4069, Carol Stream, IL 60197-4069
519448739	+ EDI: WFNNB.COM	Mar 12 2022 01:08:00	Comenity Bank, One Righter Pkwy, Suite 100, Wilmington, DE 19803-1533
519448740	EDI: WFNNB.COM	Mar 12 2022 01:08:00	Comenity Bank/VS, Box 659728, San Antonio, TX 78265-9728
519448741	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 11 2022 20:20:38	Credit One Bank, Box 98872, Las Vegas, NV 89193-8872
519448742	EDI: DISCOVER.COM	Mar 12 2022 01:08:00	Discover Financial Services, LLC, Box 15316, Wilmington, DE 19850-5316
519448752	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Macy's, 9111 Duke Blvd, Mason, OH 45040
519448745	EDI: PHINAMERI.COM	Mar 12 2022 01:08:00	GM Financial, POB 1181145, Arlington, TX 76096
519448748	EDI: IRS.COM	Mar 12 2022 01:08:00	Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346
519448755	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 11 2022 20:20:49	Merrick Bank, Box 9201, Old Bethpage, NY 11804-9001
519448759	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 11 2022 20:20:38	Ollio Card Services, Box 660371, Dallas, TX 75266-0371
519448760	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	PayPal Credit, Box 105658, Atlanta, GA 30348-5658
519448763	+ Email/Text: clientservices@remexinc.com	Mar 11 2022 20:14:00	Remex, Inc., 307 Wall Street, Princeton, NJ 08540-1515
519448765	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 11 2022 20:14:00	State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
519448766	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Syncb/Ebay, 4125 Windward Plaza, Alpharetta, GA 30005-8738
519448767	EDI: RMSC.COM	Mar 12 2022 01:08:00	Syncb/Old Navy, BOx 965005, Orlando, FL 32896-5005
519448768	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Syncb/PayPal, Box 965005, Orlando, FL 32896-5005
519448769	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Syncb/TJX Co DC, Box 965015, Orlando, FL 32896-5015
519450592	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519448771	+ EDI: WTRRN BANK.COM	Mar 12 2022 01:08:00	TD Bank USA/Target Credit, NCD-0240, Box 1470, Minneapolis, MN 55440-1470
519448770	EDI: WTRRN BANK.COM	Mar 12 2022 01:08:00	Target Card Services, Box 660170, Dallas, TX 75266-0170
519448774	Email/Text: bankruptcytn@wakeassoc.com	Mar 11 2022 20:14:00	Wakefield & Assoc, Box 50250, Knoxville, TN 37950

TOTAL: 30

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519448757	##+	National Bureau Coll Corp, 150 White Plains Rd, Tarrytown, NY 10591-5521

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as Indenture Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey Lester	on behalf of Trustee Jeffrey Lester jlester@bllaw.com NJ19@ecfbis.com
Jeffrey Lester	jlester@bllaw.com NJ19@ecfbis.com
Ralph A Ferro, Jr	on behalf of Debtor Jonathan A. Baluyot ralphferrojr@msn.com
Ralph A Ferro, Jr	on behalf of Joint Debtor Maria Helen Manalo-Baluyot ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6